

Form 129

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Tracey L. Moranduzzo**  
Debtor(s)

Bankruptcy Case No.: 14-23355-GLT

Chapter: 13

**FINAL DECREE**

The estate of the above named debtor has been fully administered.

**IT IS ORDERED THAT:**

Ronda J. Winneccour is discharged as trustee of the estate of the above named Debtor(s) and the bond is cancelled; the Chapter 13 case of the above named Debtor(s) is closed.

Dated: December 23, 2019

Gregory L. Taddonio  
United States Bankruptcy Judge

In re:

Tracey L. Moranduzzo

Debtor(s)

Case No. 14-23355-GLT

Chapter 13

District/off: 0315-2

User: jhel

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Date Rcvd: Dec 23, 2020

Form ID: pdf900

Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2020:**

Recip ID	Recipient Name and Address
db	+ Tracey L. Moranduzzo, 1221 Martin Avenue, New Kensington, PA 15068-5021
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13909239	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 982235, El Paso, TX 79998
13909240	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
13909257	++ CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 address filed with court:, Sunoco/Citi, Attention: Bankruptcy, 7920 NW 110th Street, Kansas City, MO 64153
13909244	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citibank SD, N.A., Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195
13909247	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, DSNB Macys, 9111 Duke Blvd, Mason, OH 45040
13971434	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13909248	+ Excela Health Chestnut Ridge, 555 Route 217, Suite 5, Latrobe, PA 15650-3438
13935469	+ HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, MN 55121-0188
13909250	+ HSBC/MSCPI, P.O. Box 3425, Buffalo, NY 14240-3425
13909251	+ IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
13936660	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13909253	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Attn: Legal Documents, Williamsville, NY 14221
13974491	+ Peoples TWP, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
13909256	+ RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
13909258	+ TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
13909259	US Bank N.A, ND, CB Disputes, Saint Louis, MO 63166
13909260	+ Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
14421439	+ Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14643730	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
13909245	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 24 2020 03:48:00	Comenity Bank/OneStopPlus.com, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
13909246	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 24 2020 03:48:00	Comenity Bank/Roamans, P.O. Box 182789, Columbus, OH 43218-2789
13909249	+ Email/PDF: gecsed@recoverycorp.com	Dec 24 2020 03:11:14	GECRB/Amazon, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
13966386	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 24 2020 03:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-
13909242	Email/PDF: ais.chase.ebn@americaninfosource.com		

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13909243	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 24 2020 03:11:18	Chase, P.o. Box 15298, Wilmington, DE 19850
13974494	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 24 2020 03:17:57	Chase/BP, P.O. Box 15298, Wilmington, DE 19850
13909241	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 24 2020 03:17:57	JPMorgan Chase Bank, National Association, Chase Records Center Attn: Correspondenc, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13911590	Email/Text: Bankruptcy.Notices@pnc.com	Dec 24 2020 03:05:54	Chase, P.O. Box 24696, Columbus, OH 43224
13909255	Email/Text: Bankruptcy.Notices@pnc.com	Dec 24 2020 03:48:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
13968890	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 24 2020 03:48:00	PNC Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009
14231878	Email/Text: bnc-quantum@quantum3group.com	Dec 24 2020 03:05:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13935457	Email/Text: bnc-quantum@quantum3group.com	Dec 24 2020 03:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13916301	+ Email/Text: bncmail@w-legal.com	Dec 24 2020 03:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
			TD BANK USA, N.A., C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2019-JR1 Trust
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13909252	*+	IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
13909254	##+	Peoples Gas, P.O. Box 6766, Pittsburgh, PA 15212-0766

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

District/off: 0315-2

User: jhel

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**Name** **Email Address**

Brian J. Bleasdale

on behalf of Debtor Tracey L. Moranduzzo bleasdb@yahoo.com

James Warmbrodt

on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmllawgroup.com

Jerome B. Blank

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com

Joseph A. Dessoye

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

**TOTAL: 7**